

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
PAMELA JEAN LOWERY § Case No. 15-19823
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/05/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 27,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 26,980.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/04/2015 and the deadline for filing governmental claims was 12/04/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,279.86 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,279.86 , for a total compensation of \$ 3,279.86 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 56.44 , for total expenses of \$ 56.44 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/10/2016 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 15-19823 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: PAMELA JEAN LOWERY Date Filed (f) or Converted (c): 06/05/2015 (f)
341(a) Meeting Date: 07/06/2015
For Period Ending: 08/10/2016 Claims Bar Date: 12/04/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Checking Acct. No. 4102443101, Union Bank (Centrue	35.00	0.00		0.00	FA
2. Debtor's furniture, furnishings, appliances Locat	300.00	0.00		0.00	FA
3. Debtor's clothing, shoes Location: 332 E. Church S	200.00	0.00		0.00	FA
4. 2014 Federal income tax refund	1,182.00	0.00		0.00	FA
5. 2014 State of Illinois income tax refund	105.00	0.00		0.00	FA
6. 2009 Nissan Versa	5,500.00	0.00		0.00	FA
7. 1991 Chevrolet Caprice	300.00	0.00		0.00	FA
8. Disgorgement of Attorneys Fees (u)	0.00	1,000.00		1,000.00	FA
9. Probate Estate Interest (u)	Unknown	Unknown		26,000.00	FA
10. Residence at 332 E. Church St. Oglesby, IL (u)	81,900.00	Unknown		0.00	FA

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$89,522.00	\$1,000.00		\$27,000.00	\$0.00
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor waived discharge; probate estate case pending.

RE PROP # 8 -- Disgorgement of Attorneys fees per court order.
RE PROP # 9 -- Probate interest not disclosed but discovered by Trustee
RE PROP # 10 -- Debtor filed an amended Schedule A including this real property. However, this real property was not titled to the Debtor but it was part of the undisclosed probate estate discovered by the Trustee.

Initial Projected Date of Final Report (TFR): 10/01/2016

Current Projected Date of Final Report (TFR): 10/01/2016

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-19823
Case Name: PAMELA JEAN LOWERY

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5512
Checking Account (Non-Interest Earn)

Exhibit B

Taxpayer ID No: XX-XXX3227
For Period Ending: 08/10/2016

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/25/15	8	GEARHART, GARY L. 951 Fifth StreetLaSalle, IL 61301	Disgorgement of Attorneys Fees	1290-000	\$1,000.00		\$1,000.00
01/08/16		Associated Bank	BANK SERVICE FEE	2600-000		\$10.00	\$990.00
04/23/16	9	Gearhart Law Office 951 Fifth Street LaSalle, IL 61301	Recovery of undisclosed inheritance Partial recovery of inheritance funds	1290-000	\$26,000.00		\$26,990.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$26,980.00

COLUMN TOTALS	\$27,000.00	\$20.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$27,000.00	\$20.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$27,000.00	\$20.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5512 - Checking Account (Non-Interest Earn	\$27,000.00	\$20.00	\$26,980.00
	-----	-----	-----
	\$27,000.00	\$20.00	\$26,980.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$27,000.00		
Total Gross Receipts:	\$27,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-19823-BWB

Date: August 10, 2016

Debtor Name: PAMELA JEAN LOWERY

Claims Bar Date: 12/4/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$3,279.86	\$3,279.86
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$56.44	\$56.44
100 3110	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$1,200.00	\$1,200.00
100 3120	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$15.75	\$15.75
1 300 7100	AMERICAN INFOSOURCE LP AS AGENT FOR TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured Payment Status: Valid To Pay		\$0.00	\$367.75	\$367.75
2 300 7100	COMMERCE BANK P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	Unsecured Payment Status: Valid To Pay		\$0.00	\$1,023.05	\$1,023.05
3 300 7100	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured Payment Status: Valid To Pay	(3-1) WAL-MART MASTERCARD	\$0.00	\$6,540.66	\$6,540.66
4 300 7100	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured Payment Status: Valid To Pay	(4-1) JCPENNEY CREDIT SERVICES	\$0.00	\$1,427.58	\$1,427.58
5 300 7100	CHASE BANK USA, N.A. Attn: Correspondence Dept. POB 15298 Wilmington, DE 19850-5298	Unsecured Payment Status: Valid To Pay		\$0.00	\$2,586.59	\$2,586.59

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-19823-BWB

Date: August 10, 2016

Debtor Name: PAMELA JEAN LOWERY

Claims Bar Date: 12/4/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	BARCLAYS BANK DELAWARE c/o Scott K. Brown, Esq. Lewis Roca Rothgerber 201 E. Washington Phoenix, AZ 85004	Unsecured Payment Status: Valid To Pay	(7-1) Account Number (last 4 digits):7965	\$0.00	\$8,157.54	\$8,157.54
6 400 4110	CITIZENS BANK 1 Citizens Drive MailStop ROP15B Riverside, RI 02915	Secured Payment Status: Withdrawn	(6-1) Account Number Claim Withdrawn Claim No. 8 Filed	\$0.00	\$3,141.71	\$0.00
8 400 4210	CITIZENS BANK N.A. 1 CITIZENS DRIVE MAILSTOP ROP15B RIVERSIDE, RI 02915	Secured Payment Status: Valid To Pay	Replaces Claim No. 6	\$0.00	\$559.68	\$559.68
Case Totals				\$0.00	\$28,356.61	\$25,214.90

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-19823

Case Name: PAMELA JEAN LOWERY

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 26,980.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
8	CITIZENS BANK N.A.	\$ 559.68	\$ 559.68	\$ 0.00	\$ 559.68

Total to be paid to secured creditors \$ 559.68

Remaining Balance \$ 26,420.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 3,279.86	\$ 0.00	\$ 3,279.86
Trustee Expenses: Peter N. Metrou	\$ 56.44	\$ 0.00	\$ 56.44
Attorney for Trustee Fees: Peter N. Metrou	\$ 1,200.00	\$ 0.00	\$ 1,200.00
Attorney for Trustee Expenses: Peter N. Metrou	\$ 15.75	\$ 0.00	\$ 15.75

Total to be paid for chapter 7 administrative expenses \$ 4,552.05

Remaining Balance \$ 21,868.27

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,103.17 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 367.75	\$ 0.00	\$ 367.75
2	COMMERCE BANK	\$ 1,023.05	\$ 0.00	\$ 1,023.05
3	CAPITAL RECOVERY V, LLC	\$ 6,540.66	\$ 0.00	\$ 6,540.66
4	CAPITAL RECOVERY V, LLC	\$ 1,427.58	\$ 0.00	\$ 1,427.58
5	CHASE BANK USA, N.A.	\$ 2,586.59	\$ 0.00	\$ 2,586.59
7	BARCLAYS BANK DELAWARE	\$ 8,157.54	\$ 0.00	\$ 8,157.54

Total to be paid to timely general unsecured creditors \$ 20,103.17

Remaining Balance \$ 1,765.10

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.3 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 63.73 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 1,701.37 .